

B1 (Official Form 1)(12/11)

<b>United States Bankruptcy Court</b> <b>Eastern District of Virginia</b>		<b>Voluntary Petition</b>
Name of Debtor (if individual, enter Last, First, Middle): <b>Mehta, Dharmesh Vinodrai</b>		Name of Joint Debtor (Spouse) (Last, First, Middle): <b>Mehta, Renu Dharmesh</b>
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names): <b>AKA Dave Mehta</b>		All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-3155</b>		Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all) <b>xxx-xx-0308</b>
Street Address of Debtor (No. and Street, City, and State): <b>4119 Woodlark Dr.</b> <b>Annandale, VA</b> <div style="text-align: right; font-size: small;">ZIP Code <b>22003-2343</b></div>		Street Address of Joint Debtor (No. and Street, City, and State): <b>4119 Woodlark Dr.</b> <b>Annandale, VA</b> <div style="text-align: right; font-size: small;">ZIP Code <b>22003-2343</b></div>
County of Residence or of the Principal Place of Business: <b>Fairfax</b>		County of Residence or of the Principal Place of Business: <b>Fairfax</b>
Mailing Address of Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>		Mailing Address of Joint Debtor (if different from street address): <div style="text-align: right; font-size: small;">ZIP Code</div>
Location of Principal Assets of Business Debtor (if different from street address above):		
<b>Type of Debtor</b> (Form of Organization) (Check one box) <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i> <input type="checkbox"/> Corporation (includes LLC and LLP) <input type="checkbox"/> Partnership <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)	<b>Nature of Business</b> (Check one box) <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101 (51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input checked="" type="checkbox"/> Other	<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box) <input checked="" type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13 <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Main Proceeding <input type="checkbox"/> Chapter 15 Petition for Recognition of a Foreign Nonmain Proceeding
<b>Chapter 15 Debtors</b> Country of debtor's center of main interests:  Each country in which a foreign proceeding by, regarding, or against debtor is pending:	<b>Tax-Exempt Entity</b> (Check box, if applicable) <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).	<b>Nature of Debts</b> (Check one box) <input type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input checked="" type="checkbox"/> Debts are primarily business debts.
<b>Filing Fee</b> (Check one box) <input checked="" type="checkbox"/> Full Filing Fee attached <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b> Check one box: <input type="checkbox"/> Debtor is a small business debtor as defined in 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Check if: <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,343,300 ( <i>amount subject to adjustment on 4/01/13 and every three years thereafter</i> ). Check all applicable boxes: <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).
<b>Statistical/Administrative Information</b> <input type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input checked="" type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.		THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input checked="" type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> OVER 100,000		
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		
<b>Estimated Liabilities</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input checked="" type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion		

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

Mehta, Dharmesh Vinodrai

Mehta, Renu Dharmesh

**All Prior Bankruptcy Cases Filed Within Last 8 Years** (If more than two, attach additional sheet)

Location

Where Filed: - None -

Case Number:

Date Filed:

Location

Where Filed:

Case Number:

Date Filed:

**Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor** (If more than one, attach additional sheet)

Name of Debtor:

- None -

Case Number:

Date Filed:

District:

Relationship:

Judge:

**Exhibit A**

(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)

☐ Exhibit A is attached and made a part of this petition.

**Exhibit B**

(To be completed if debtor is an individual whose debts are primarily consumer debts.)

I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).

**X**

Signature of Attorney for Debtor(s)

(Date)

**Exhibit C**

Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?

☐ Yes, and Exhibit C is attached and made a part of this petition.

☒ No.

**Exhibit D**

(To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.)

☒ Exhibit D completed and signed by the debtor is attached and made a part of this petition.

If this is a joint petition:

☒ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.

**Information Regarding the Debtor - Venue**

(Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.
- ☐ Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.

**Certification by a Debtor Who Resides as a Tenant of Residential Property**

(Check all applicable boxes)

- ☐ Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)

\_\_\_\_\_  
(Name of landlord that obtained judgment)

\_\_\_\_\_  
(Address of landlord)

- ☐ Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and
- ☐ Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.
- ☐ Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).

**Voluntary Petition***(This page must be completed and filed in every case)*

Name of Debtor(s):

Mehta, Dharmesh Vinodrai  
Mehta, Renu Dharmesh**Signatures****Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ Dharmesh Vinodrai Mehta  
Signature of Debtor Dharmesh Vinodrai Mehta**X** /s/ Renu Dharmesh Mehta  
Signature of Joint Debtor Renu Dharmesh Mehta\_\_\_\_\_  
Telephone Number (If not represented by attorney)February 17, 2012\_\_\_\_\_  
Date**Signature of Attorney\*****X** /s/ Steven B. Ramsdell, VA Bar  
Signature of Attorney for Debtor(s)Steven B. Ramsdell, VA Bar #33222\_\_\_\_\_  
Printed Name of Attorney for Debtor(s)Tyler, Bartl, Ramsdell & Counts, PLC\_\_\_\_\_  
Firm Name300 N. Washington St.Suite 202Alexandria, VA 22314\_\_\_\_\_  
Address(703) 549-5000 Fax: (703) 549-5011\_\_\_\_\_  
Telephone NumberFebruary 17, 2012\_\_\_\_\_  
Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual\_\_\_\_\_  
Printed Name of Authorized Individual\_\_\_\_\_  
Title of Authorized Individual\_\_\_\_\_  
Date**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.**X** \_\_\_\_\_  
Signature of Foreign Representative\_\_\_\_\_  
Printed Name of Foreign Representative\_\_\_\_\_  
Date**Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)\_\_\_\_\_  
Address**X** \_\_\_\_\_  
Date\_\_\_\_\_  
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.\_\_\_\_\_  
Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:\_\_\_\_\_  
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.\_\_\_\_\_  
*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. §110; 18 U.S.C. §156.*

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Eastern District of Virginia**

In re Dharmesh Vinodrai Mehta  
Renu Dharmesh Mehta

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Dharmesh Vinodrai Mehta

Dharmesh Vinodrai Mehta

Date: February 17, 2012

B 1D (Official Form 1, Exhibit D) (12/09)

**United States Bankruptcy Court  
Eastern District of Virginia**

In re Dharmesh Vinodrai Mehta  
Renu Dharmesh Mehta

Debtor(s)

Case No.  
Chapter

7

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.**

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 14 days after your bankruptcy case is filed.*

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the seven days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Summarize exigent circumstances here.]* \_\_\_\_\_

**If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.**

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: /s/ Renu Dharmesh Mehta  
Renu Dharmesh Mehta

Date: February 17, 2012

**UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF VIRGINIA  
NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b)  
OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days **before** the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$46 administrative fee, \$15 trustee surcharge: Total Fee \$306)**

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$46 administrative fee: Total fee \$281)**

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over



a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$46 administrative fee: Total fee \$1046)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$46 administrative fee: Total fee \$246)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The documents and the deadlines for filing them are listed on Form B200, which is posted at [http://www.uscourts.gov/bkforms/bankruptcy\\_forms.html#procedure](http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure).

B 201B (Form 201B) (12/09)

**United States Bankruptcy Court  
Eastern District of Virginia**

In re Dharmesh Vinodrai Mehta  
Renu Dharmesh Mehta

Debtor(s)

Case No. \_\_\_\_\_

Chapter 7

**CERTIFICATION OF NOTICE TO CONSUMER DEBTOR(S)  
UNDER § 342(b) OF THE BANKRUPTCY CODE**

**Certification of Debtor**

I (We), the debtor(s), affirm that I (we) have received and read the attached notice, as required by § 342(b) of the Bankruptcy Code.

Dharmesh Vinodrai Mehta  
Renu Dharmesh Mehta

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

X /s/ Dharmesh Vinodrai Mehta February 17, 2012

Signature of Debtor

Date

X /s/ Renu Dharmesh Mehta February 17, 2012

Signature of Joint Debtor (if any)

Date

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**Instructions:** Attach a copy of Form B 201 A, Notice to Consumer Debtor(s) Under § 342(b) of the Bankruptcy Code.

Use this form to certify that the debtor has received the notice required by 11 U.S.C. § 342(b) **only** if the certification has **NOT** been made on the Voluntary Petition, Official Form B1. Exhibit B on page 2 of Form B1 contains a certification by the debtor's attorney that the attorney has given the notice to the debtor. The Declarations made by debtors and bankruptcy petition preparers on page 3 of Form B1 also include this certification.

2310 Columbia Road Holdings  
c/o Keystar LLC  
515 Wisconsin Ave., #501  
Washington, DC 20016

AAA  
4619 West Ox Rd.  
Fairfax, VA 22030

Advanta Business  
P.O. Box 9217  
Old Bethpage, NY 11804-9217

Advantage Funding Management  
14402 Collections Center Dr.  
Chicago, IL 60693

Alliance One Receivables  
P.O. Box 3102  
Southeastern, PA 19398-3102

Alliance Receivables Mgmt.  
P.O. Box 3102  
Southeastern, PA 19398-3102

Allied Interstate  
2290 Agate Ct., Unit A1  
Simi Valley, CA 93065

Allied Waste Services  
P.O. Box 9001099  
Louisville, KY 40290-1099

American Building Solutions LLC  
Attn: Kevin  
P.O. Box 575  
Stephens City, VA 22655

American Collections Enterpris  
P.O. Box 30096  
Alexandria, VA 22310-8096

American Recovery Service  
555 St. Charles Dr., Suite 100  
Thousand Oaks, CA 91360

Amigo Services, Inc.  
t/a Insurance and Tax Services  
4819 Columbia Pike  
Arlington, VA 22204

Amit Properties, LLC  
4022 Annandale Rd.  
Annandale, VA 22003

Amit Services, Inc.  
4704 Columbia Pike  
Arlington, VA 22204

Amtrust NA, Inc.  
P.O. Box 740042  
Atlanta, GA 30374-0042

Anton M. Weiss  
Pascal & Weiss PC  
1008 Pennsylvania Ave., S.E.  
Washington, DC 20003

Arlington County Office of the  
County Treasurer  
1 Courthouse Plaza  
Arlington, VA 22216

Arlington County Treasurer  
P.O. Box 1752  
Merrifield, VA 22116-1752

Associated Credit Services  
P.O. Box 5171  
Westborough, MA 01581-5171

Associated Creditors Exchange  
P.O. Box 33130  
Phoenix, AZ 85067

AT&T  
P.O. Box 6463  
Carol Stream, IL 60197-6463

Bank Direct Capital Finance  
P.O. Box 660448  
Dallas, TX 75266-0448

Bank of America  
P.O. Box 5170  
Simi Valley, CA 93062-5170

Bank of America  
P.O. Box 15710  
Wilmington, DE 19886-5710

Bank of America  
P.O. Box 25118  
Tampa, FL 33622-5118

Barclay's Bank Delaware  
P.O. Box 13337  
Philadelphia, PA 19101-3337

Barcroft Number Five  
1130 S. George Mason Dr.  
Arlington, VA 22204

BB&T Financial FSB  
P.O. Box 580435  
Charlotte, NC 28258-0435

Benjamin T. Danforth, Esq.  
Lawson Tarter & Charvet, P.C.  
6045 Wilson Blvd., Suite 100  
Arlington, VA 22205-1546

Bur-Tel Security Systems  
2655 Duke St.  
Alexandria, VA 22314

CACSI  
16011 College Blvd., Suite 101  
Lenexa, KS 66219

Canon Business Solutions  
300 Commerce Square Blvd.  
Burlington, NJ 08016

Capital One Bank (USA), N.A.  
P.O. Box 6492  
Carol Stream, IL 60197-6492

Cardmember Service  
P.O. Box 15153  
Wilmington, DE 19886

Care First  
Blue Cross Blue Shield  
840 First St., N.E.  
Washington, DC 20065

Carter Bank & Trust  
Attn: John G. Wales  
141 Westover Dr.  
Danville, VA 24541

CCB Credit Services, Inc.  
P.O. Box 272  
Springfield, IL 62705-0272

Chase Bank  
P.O. Box 15153  
Wilmington, DE 19886-5153

Citi Bank  
1775 Pennsylvania Ave. N.W.  
Washington, DC 20006

City of Fredericksburg  
Commissioner of Revenue  
P.O. Box 644  
Fredericksburg, VA 22404

Comcast  
P.O. Box 3006  
Southeastern, PA 19398-3006

Comcast  
5801 Metro Drive  
Baltimore, MD 21215

Commonwealth of Virginia  
Dept. of Taxation  
Legal Unit, P.O. Box 2156  
Richmond, VA 23218

Consolidated Revoverly Group  
125 W. Fifth Ave., Suite 103  
Escondido, CA 92025-4843

County of Alexander  
P.O. Box 38  
Taylorsville, NC 28681

County of Fairfax  
Dept. of Tax Administration  
P.O. Box 10202  
Fairfax, VA 22035-0202

County of Laurens  
P.O. Box 907  
Laurens, SC 29360

Cox Communications  
P.O. Box 79940  
Baltimore, MD 21279-0940

Credit Control Corporation  
P.O. Box 120630  
Newport News, VA 23612-0630

Credit Control, LLC  
P.O. Box 187  
Hazelwood, MO 63042

Credit Protection Assoc., LP  
13355 Noel Rd.  
Dallas, TX 75240

Creditors Financial Group, LLC  
P.O. Box 440290  
Aurora, CO 80044-0290

Crestwood Mgmt. LLC  
P.O. Box 22630  
Beachwood, OH 44122-0630

Culpeper County Treasurer  
P.O. Box 1447  
Culpeper, VA 22701-6447

Davis Sheet Metal, Inc.  
15388 Lord Fairfax Hwy.  
White Post, VA 22663

Deer Park  
P.O. Box 856192  
Louisville, KY 40285-6192

Dell Business Credit  
P.O. Box 81577  
Austin, TX 78708-1577

Dell Financial Services  
4307 Collection Center Dr.  
Chicago, IL 60693

Dell Financial Services  
P.O. Box 5275  
Carol Stream, IL 60197-5275

Department of Enviromental  
2100 Clarendon Blvd. Suite 705  
Arlington, VA 22201

Discover  
P.O. Box 71084  
Charlotte, NC 28272-1084

Diversified Adjustment Service  
P.O. Box 32145  
Minneapolis, MN 55432-0145

DIYA Enterprises, Inc.  
4119 Woodlark Dr.  
Annandale, VA 22003-2343

Dominion Law Associates  
P.O. Box 62719  
Virginia Beach, VA 23466-2719



Dominion Power  
P.O. Box 26543  
Richmond, VA 23290-0001

Donald Hicks  
Power-Comm Inc.  
1295 A. Progress Dr.  
Front Royal, VA 22630

Duke Energy SE Commercial  
P.O. Box 1090  
Charlotte, NC 28201

Dunbar Armored, Inc.  
P.O. Box 64115  
Baltimore, MD 21264-4115

Farmers Life Insurance  
P.O. Box 182325  
Columbus, OH 43218

Ferguson Enterprises  
12500 Jefferson Ave.  
Newport News, VA 23602

Fidelity Bank  
1426 E. 11 St.  
Siler City, NC 27344

First Market Bank  
P.O. Box 940  
Ruther Glen, VA 22546

First National Merchants Solut  
1620 Duke St., Stop 3220  
Omaha, NE 68197

Firstsource Advantage, LLC  
P.O. Box 628  
Buffalo, NY 14240-0628

Focus Receivables Management  
P.O. Box 725069  
Atlanta, GA 31139-2069

Ford Motor Credit Company  
P.O. Box 17948  
Greenville, SC 29606-7948

Founders Landing Property  
Owners Association  
146 Founders Way  
Strasburg, VA 22657

Gap/GEMB  
P.O. Box 530942  
Atlanta, GA 30353-0942

GE Money Bank  
P.O. Box 960061  
Orlando, FL 32896-0061

Geoffrey S. Gavett, Esq.  
Gavett and Datt, P.C.  
15850 Crabbs Branch Way, #180  
Rockville, MD 20855-1177

Glasser & Glasser, P.L.C.  
P.O. Box 3400  
Norfolk, VA 23514

Global Express Financial Servi  
P.O. Box 8608  
Silver Spring, MD 20907

GMAC Mortgage  
3451 Hammond Ave.  
P.O. Box 780  
Waterloo, IA 50704-0780

Grainger  
Dept. 867527731  
Palatine, IL 60038-0001

Green Tree Servicing LLC  
7360 S. Kyrene Rd.  
Tempe, AZ 85283-4583

Guard Insurance Group  
P.O. Box AH  
Wilkes Barre, PA 18703-0020

Heartland  
One Heartland Way  
Jeffersonville, IN 47130

Helvey & Associates, Inc.  
1015 E. Center St.  
Warsaw, IN 46580-3420

HFC Pomona  
P.O. Box 17574  
Baltimore, MD 21297-1574

Home Paramount  
P.O. Box 727  
Forest Hill, MD 21050

HSBC  
P.O. Box 5244  
Carol Stream, IL 60197-5244

Innovative Merchant Solutions  
25541 Agoura Rd.  
Calabasas, CA 91302

Innovative Merchant Solutions  
21215 Burbank Blvd., Suite 100  
Woodland Hills, CA 91367

Internal Revenue Service  
400 N. 8th Street, Box 76  
Stop Room 898  
Richmond, VA 23219

J&E Recycling  
10954 Houser Dr.  
Fredericksburg, VA 22408

J.C. Christenson & Assoc.  
P.O. Box 519  
Sauk Rapids, MN 56379

James A. West P.C.  
6380 Rogerdale Rd., Suite 130  
Houston, TX 77072-1647

Jamie A. Mastandrea, Esq.  
5200 Rolling Rd.  
Burke, VA 22015

LakeView of Culpeper  
Homeowners Association, Inc.  
1081 Lake Pelham Dr.  
Culpeper, VA 22701-3256

Laura Arft and Amber Means  
1043 Longview Dr.  
Culpeper, VA 22701

Laurens Commission of  
Public Works  
P.O. Box 580476  
Charlotte, NC 28258-0476

Leading Edge Recovery Solution  
5440 N. Cumberland Ave., #300  
Chicago, IL 60656-1490

Leading Edge Recovery Solution  
5440 N Cumberland Ave., #300  
Chicago, IL 60656-1490

Lifetime Fitness  
9602 Main St.  
Fairfax, VA 22031

LTD Financial Services, L.P.  
7322 Southwest Freeway  
Suite 1600  
Houston, TX 77074

M&T Bank  
P.O. Box 62146  
Baltimore, MD 21264-2146

Macy's  
P.O. Box 4564  
Carol Stream, IL 60197-4564

Marc A. Busman, Esq.  
Busman & Busman  
P.O. Box 7514  
Fairfax Station, VA 22039-7514

Mark B. Callahan, Esq.  
Clark & Bradshaw, PC  
P.O. Box 71, 92 N. Liberty St.  
Harrisonburg, VA 22803-0071

Mary Ellen Slugg, Esq.  
6878 Fleetwood Rd., Suite B  
Mc Lean, VA 22101

Mastersoft Technologies, LLC  
4022 Annandale Rd.  
Annandale, VA 22003

MBF Leasing, LLC  
132 West 31st Street, 14th flr  
New York, NY 10001-3405

MBNA  
P.O. Box 15137  
Wilmington, DE 19886-5136

McCabe, Weisberg & Conway, LLC  
312 Marshall Ave., Suite 800  
Laurel, MD 20707

McCarthy, Burgess & Wolff  
26000 Cannon Rd.  
Bedford, OH 44146

Mercantile Adjustment Bureau  
P.O. Box 9052  
Buffalo, NY 14231-9052

Metropolitan Meat Seafood  
& Poultry Co.  
1920 Stanford Ct.  
Hyattsville, MD 20785

Michael J. Karlan, Esq.  
2950 Van Ness St., N.W.  
Suite 809  
Washington, DC 20008-1118

Mini Banco, Inc.  
4119 Woodlark Dr.  
Annandale, VA 22003

Mini Mart III, Inc.  
4817 Columbia Pike  
Arlington, VA 22204

Moneygram Payment Systems Inc.  
1550 Utica Ave. South  
Minneapolis, MN 55416

National Enterprise Systems  
29125 Solon Rd.  
Solon, OH 44139-3442

Nations Recovery Center, Inc.  
P.O. Box 620130  
Atlanta, GA 30362-2130

Nationwide Credit, Inc.  
P.O. Box 26314  
Lehigh Valley, PA 18002-6314

NCC  
P.O. Box 9156  
Alexandria, VA 22304-0156

NCO Financial Systems, Inc.  
P.O. Box 15630  
Dept. 27  
Wilmington, DE 19850

Nelson, Watson & Associates  
P.O. Box 1299  
Haverhill, MA 01831

Northstar Location Services  
4285 Genesee St.  
Buffalo, NY 14225-1943

Office of the County Treasurer  
Arlington County, Virginia  
2100 Clarendon Blvd., Suite 21  
Arlington, VA 22201

Orkin Pest Control  
P.O.Box 3349  
Fairfax, VA 22038-3349

Partners Financial Services  
P.O. Box 728  
Fenton, MO 63026

Plaza Recovery, Inc.  
JAF Station, P.O. Box 2769  
New York, NY 10116-2769

PNC Mortgage  
P.O. Box 533510  
Atlanta, GA 30353-3510

PreCash, Inc.  
421 SW 6 Ave., Suite 400  
Portland, OR 97204-1621

Prime Rate Premium Finance Co.  
P.O. Box 100507  
Florence, SC 29507-0507

Professional Recovery Services  
P.O. Box 1880  
Voorhees, NJ 08043

Protective Life Insurance Co.  
P.O. Box 12687  
Birmingham, AL 35202-6687

QBE Insurance Corporation  
P.O. Box 8129  
Jacksonville, FL 32239-0129

Receivable Management Services  
4836 Brecksville Rd.  
P.O. Box 523  
Richfield, OH 44286

Recontrust Company NA  
2380 Performance Dr.  
TX2-985-07-03  
Richardson, TX 75082

Redline Recovery Services LLC  
11675 Rainwater Dr., #350  
Alpharetta, GA 30009-8693

Rees Broome, PC  
8133 Leesburg Pike  
Ninth Floor  
Vienna, VA 22182

Rhonda Ann Hunt  
c/o J & J Real Estate, Ltd.  
602 S. Main St.  
Culpeper, VA 22701

Richard J. Biryla, Esq.  
800 Rand Building  
14 Lafayette Sq.  
Buffalo, NY 14203-1995

RMCB  
P.O. Box 1234  
Elmsford, NY 10523-0934

Ronald Stern  
333 N. Fairfax St., Suite 204  
Alexandria, VA 22314

Rubenstein and Cogan  
12 S. Summit Ave., Suite 250  
Gaithersburg, MD 20877



S. Sterling Laney, III  
Womble Carlyle Sandridge et al  
P.O. Box 10208  
Greenville, SC 29603

Saiprasad Medical Transportati  
4119 Woodpark Dr.  
Annandale, VA 22003-2343

Sally Beauty Supply LLC  
P.O. Box 90219  
Denton, TX 76202

Sanjiv & Kamini Shah  
14354 Compton Village Dr.  
Centreville, VA 20121

Sanjiv and Kamini Shah  
42911 Cedar Ridge Blvd.  
Chantilly, VA 20152

Scott E. Peters  
Thieblot Ryan P..A.  
810 Glen Eagles Ct., Suite 312  
Towson, MD 21286-2237

Sears Credit Cards  
P.O. Box 183082  
Columbus, OH 43218-3082

Sol Suslovich  
t/a Hilltop Shop N Go Center  
200 Centrepark S. Apt. 4C  
New York, NY 10019

SRA Associates of New Jersey  
401 Minnetonka Rd.  
Somerdale, NJ 08083

State Corporation Commission  
Clerk's Office  
P.O. Box 7621  
Merrifield, VA 22116-7621

Steve K. Rutherford  
GSC Enterprises, Inc.  
P.O. Box 638, 130 Hillcrest  
Sulphur Springs, TX 75483-0638

Steve King  
Sager Real Estate  
111 E. King St.  
Strasburg, VA 22657

Steven Jelinek  
Creative Concepts  
12808 Hamlet Hill Way  
Fairfax, VA 22030

Steven Zeamer  
Zeamer Construction  
5202 Chase Ln.  
Midland, VA 22728

Stokes & Clinton  
P.O. Box 991801  
1000 Downtowner Blvd.  
Mobile, AL 36691

Summit Community Bank  
310 North Main St.  
Moorefield, WV 26836

SunTrust Bank  
P.O. Box 85041  
Richmond, VA 23285-5041

SunTrust Bank  
P.O. Box 85052  
Richmond, VA 23285-5052

SunTrust Bank  
P.O. Box 79079  
Baltimore, MD 21279-0079

SunTrust Bank, Inc.  
7455 Chancellor Dr.  
Orlando, FL 32809

T Mobile  
P.O. Box 742596  
Cincinnati, OH 45274-2596

TACSYS, Inc.  
4119 Woodlark Dr.  
Annandale, VA 22003

Target National Bank  
P.O. Box 59317  
Minneapolis, MN 55459-0317

The CBE Group, Inc.  
P.O. Box 2337  
Waterloo, IA 50704-2337

The Hartford Insurance  
P.O. Box 2907  
Hartford, CT 06104-2907

The Law Office of John P. Frye  
P.O. Box 11767  
Roanoke, VA 24022-1767

Town of Strasburg  
P.O. Box 351  
Strasburg, VA 22657-0351

Toyota Financial Services  
P.O. Box 5855  
Carol Stream, IL 60197-5855

Transworld Systems  
2235 Mercury Way, Suite 275  
Santa Rosa, CA 95407

Travelers  
2420 Lakemont Ave.  
P.O. Box 3556  
Orlando, FL 32802-3556

U.S. Retail Partners Ltd.  
c/o Regency Centers  
1919 Gallows Rd.  
Vienna, VA 22182

Union Bank  
2811 Fall Hill Ave.  
Fredericksburg, VA 22401

Union First Market Bank  
P.O. Box 940  
Ruther Glen, VA 22546

United Recovery Systems, LP  
P.O. Box 722929  
Houston, TX 77272-2929

Verizon  
P.O. Box 15124  
Albany, NY 12212-5124

Viking Collection Service Inc.  
P.O. Box 59207  
Minneapolis, MN 55459-0207

Virginia Heritage Bank  
P.O. Box 221046  
Chantilly, VA 20153

Wachovia  
Commercial Loan Services  
P.O. Box 74502  
Atlanta, GA 30374-0502

Warren County  
220 N. Commerce Ave., #100  
Front Royal, VA 22630

Waste Management of VA  
P.O. Box 13648  
Philadelphia, PA 19101-3648

Wells Business BKG Support Grp  
MAC N9306-101  
P.O. Box 202902  
Dallas, TX 75320-2902

Wells Fargo Bank  
P.O. Box 4116  
Portland, OR 97208-4116

Wells Fargo Bank NA  
P.O. Box 8129  
Jacksonville, FL 32239-8129

Wells Fargo Bank, N.A.  
P.O. Box 29746  
Phoenix, AZ 85038-9746

Which Way USA  
P.O. Box 4002026  
Des Moines, IA 50340-2026

Wildlife Explorer  
948 Plaza Dr.  
Montoursville, PA 17754

William H. Kennery, Jr., Esq.  
Tatusko Kennedy, PC  
3016 Williams Dr., Suite 200  
Fairfax, VA 22031-4616

William W. Siegel & Assoc.  
P.O. Box 9006  
Smithtown, NY 11787-9006

Winchester City Treasurer  
P.O. Box 263  
Winchester, VA 22604

World Financial Network Bank  
P.O. Box 182124  
Columbus, OH 43218-2124

Zwicker & Associates, P.C.  
P.O. Box 9013  
Andover, MA 01810